

Information to identify the case:

Debtor 1 **Louis C. Reeves Jr.**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Northern District of Illinois**
Case number: **18-08696**

Social Security number or ITIN **xxx-xx-7994**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Louis C. Reeves Jr.

July 3, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Louis C. Reeves, Jr.
Debtor

Case No. 18-08696-DLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 23

Date Rcvd: Jul 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2018.

db +Louis C. Reeves, Jr., 721 W. 61st St., Chicago, IL 60621-2855
26582985 +City of Chicago, Dept. of Revenue, PO Box 88292, Chicago, IL 60680-1292
26582984 +City of Chicago, Dept of Water Management, PO Box 6330, Chicago, IL 60680-6296
26582986 City of Chicago Parking, 121 N LaSalle Street, Room 107A, Chicago, IL 60602-1232
26582987 City of Chicago Red Light Camera, PO Box 8073, Chicago, IL 60680-8073
26582988 Commonwealth Edison-Care Center, Bankruptcy Department, PO Box 6113, Carol Stream, IL 60197-6113
26582993 +Midland Orthopedic Associates, 2850 S. Wabash, Ste. 100, Chicago, IL 60616-2491
26582995 +Peoples Gas, Bankruptcy Department, 200 E. Randolph Street, Chicago, IL 60601-6302
26582996 +Secretary of State, Safety & Financial Responsibility, 2701 South Dirksen Parkway, Springfield, IL 62723-1000
26582997 Secretary of State License Renewal, 3701 Winchester Road, Springfield, IL 62707-9700
26582998 THD/CBNA (Home Depot), PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRBKATZ.COM Jul 04 2018 05:08:00 Robert B Katz, ESQ, Law Offices Of Robert B Katz, 53 West Jackson Blvd, Suite 1334, Chicago, IL 60604-3548
26582980 +EDI: AARGON.COM Jul 04 2018 05:08:00 Aargon Agncy, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
26582981 +EDI: PHINHARRIS Jul 04 2018 05:08:00 Arnold Scott Harris, P.C., 111 W. Jackson Blvd. Ste. 600, Chicago, IL 60604-3517
26582982 +EDI: CAPITALONE.COM Jul 04 2018 05:08:00 CAP1/Menards, PO Box 30253, Salt Lake City, UT 84130-0253
26582983 +EDI: CHASE.COM Jul 04 2018 05:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
26582989 EDI: DISCOVER.COM Jul 04 2018 05:08:00 Discover Bank, PO Box 15316, Wilmington, DE 19850
26582990 +EDI: DISCOVER.COM Jul 04 2018 05:08:00 Discover Bank, Discover Products, Inc., PO Box 3025, New Albany, OH 43054-3025
26582992 EDI: IRS.COM Jul 04 2018 05:08:00 IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
26582991 +E-mail/Text: rev.bankruptcy@illinois.gov Jul 04 2018 01:21:26 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0291
26582994 +E-mail/Text: mwilkey@midstatecollections.com Jul 04 2018 01:22:17 Midstate Collection So, Po Box 3292, Champaign, IL 61826-3292
26582999 +EDI: WFFC.COM Jul 04 2018 05:08:00 Wells Fargo (Credit Cards), Bankruptcy Department, 4137 121st Street, Urbandale, IA 50323-2310
26583000 +EDI: WFFC.COM Jul 04 2018 05:08:00 Wellsfargo, Credit Bureau Dispute Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2018 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Louis C. Reeves, Jr. davidsiegelbk@gmail.com, author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Robert B Katz, ESQ rkatztrustee@gmail.com, rkatz@ecf.epiqsystems.com

TOTAL: 3